

In re:  
Scott Paul Labar  
Terry Janet Labar  
Debtors

Case No. 17-15250-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Sep 27, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Scott Paul Labar, Terry Janet Labar, 675 Lorraine Drive, Nazareth, PA 18064-8860
13961468	+ CitiMortgage, PO Box 12218, Tucson, AZ 85732-2218
14695692	+ Federal Home Loan Mortgage Corporation, c/o Steven K. Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
13961470	Home Depot, PO Box 530584, Atlanta, GA 30353-0584
13961473	+ MDJ-03-2-08, 136 South Main Street, Nazareth, PA 18064-2015
13961479	+ St. Lukes Health Network, 801 Ostrum St., Bethlehem, PA 18015-1000
14009300	+ St. Lukes Hospital, 801 Ostrum PA, Bethlehem, PA 18015-1065
13961481	+ Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103-6021

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 27 2022 23:42:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 27 2022 23:42:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13961462	^ MEBN	Sep 27 2022 23:38:57	Asset Recovery Solutions LLC, 2200 E. Devon Ave Ste 200, Des Plaines, IL 60018-4501
13961465	Email/Text: bankruptcy@bbandt.com	Sep 27 2022 23:42:00	BB&T, PO Box 2306, Wilson, NC 27894-2306
13981432	+ Email/Text: bankruptcy@bbandt.com	Sep 27 2022 23:42:00	BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
13961463	Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 27 2022 23:42:00	Bankcard Services, PO Box 23065, Columbus, GA 31902-3065
13961464	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Sep 27 2022 23:42:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd 5th Floor, Coral Gables, FL 33146-1839
14034443	^ MEBN	Sep 27 2022 23:38:56	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14242081	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Sep 27 2022 23:42:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14056998	^ MEBN	Sep 27 2022 23:39:03	Bayview Loan Servicing, LLC, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,

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13961466	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Sep 27 2022 23:42:00	Philadelphia, PA 19106-1541 Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329
13961467	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2022 23:45:33	Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
13961469	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 27 2022 23:45:25	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14033901	+ Email/Text: bankruptcy@greenskycredit.com	Sep 27 2022 23:42:00	Home Depot Loan Services, 1797 North East Expressway Suite 100, Atlanta, GA 30329-2451
14021570	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2022 23:45:22	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13961471	Email/Text: camanagement@mtb.com	Sep 27 2022 23:42:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
13961472	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2022 23:42:00	MCM Midland Credit Mgmt, PO Box 2121, Warren, MI 48090-2121
14013922	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2022 23:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13983746	Email/PDF: cbp@onemainfinancial.com	Sep 27 2022 23:45:26	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
13961476	+ Email/PDF: cbp@onemainfinancial.com	Sep 27 2022 23:45:26	One Main Financial, Valley Plaza, 1884 Catasauqua Rd., Allentown, PA 18109-3128
14221196	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2022 23:45:26	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
13961932	+ Email/PDF: rmscedi@recoverycorp.com	Sep 27 2022 23:45:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14075320	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2022 23:45:31	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13961478	Email/Text: signed.order@pfwattorneys.com	Sep 27 2022 23:42:43	Pressler and Pressler LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
14286748	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 27 2022 23:42:00	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
13961480	Email/PDF: gecsedci@recoverycorp.com	Sep 27 2022 23:45:25	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14017229	Email/Text: bncnotifications@pheaa.org	Sep 27 2022 23:42:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14008962	+ Email/PDF: ebn_ais@aisinfo.com	Sep 27 2022 23:45:30	Verizon, by American InfoSource LP as agent, 4515 Santa Fe Ave., Oklahoma City, OK 73118-7901
13961482	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 27 2022 23:42:00	Verizon, P.O. Box 4003, Acworth, GA 30101-9004
13979817	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Sep 27 2022 23:55:40	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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14027689	*+	Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103-6021
13961474	##	Nelnet/ US Department of Education, PO Box 740283, Atlanta, GA 30374-0283
13961475	##+	North Shore Agency, 270 Spagnoli Road, Ste 110, Melville, NY 11747-3515
13961477	##+	Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd floor, San Diego, CA 92123-4363
13961483	##+	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 1 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BAYVIEW LOAN SERVICING L.L.C. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JOHN R.K. SOLT	on behalf of Debtor Scott Paul Labar jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
JOHN R.K. SOLT	on behalf of Joint Debtor Terry Janet Labar jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STEVEN K. EISENBERG	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
THOMAS L. LIGHTNER	on behalf of Joint Debtor Terry Janet Labar tlightner@lightnerlaw.com sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
THOMAS L. LIGHTNER	on behalf of Debtor Scott Paul Labar tlightner@lightnerlaw.com sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Scott Paul Labar and Terry Janet Labar

Debtor(s)

Case No: 17-15250-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/27/22